

Information on the exchange of data with Besurance HIS GmbH on the basis of Articles 13 and 14 GDPR

We hereby wish to inform you that when we conclude an insurance contract or process a claim we may transmit data regarding the insured object (vehicle identification data or address of the building) as well as details regarding your person (surname, first name, date of birth, address, previous addresses) to Besurance HIS GmbH (HIS request). Besurance HIS GmbH uses this data to check whether information is stored regarding your person and/or your insured object in the "Reference and information system for the insurance industry" (HIS) which may indicate an elevated risk or irregularities in an insured event. Such information can only originate from an insurance company's previous report to the HIS (HIS entry), which you may be separately informed of by the entering insurance company. Data stored in the HIS due to an HIS entry will be transmitted to us by Besurance HIS GmbH to us, the requesting insurance company.

You can find more detailed information on the HIS on the following internet sites: www.besurance-his.de

Purposes of processing at Besurance HIS GmbH

Besurance HIS GmbH operates the reference and information system HIS for the insurance industry as a controller under data protection law. It uses it to process personal data in order to support the insurance industry in processing insurance applications and claims. This data includes details on elevated risks or anomalies which could indicate irregularities (e.g. multiple settlement of an insurance claim with different insurance companies).

Legal basis for data processing

Besurance HIS GmbH processes personal data on the basis of Article 6(1)(f) GDPR. This is permissible to the extent that the processing is necessary to safeguard the controller's or a third party's legitimate interests, as long as the data subject's interests or basic rights and freedoms requiring the protection of personal data do not outweigh these interests.

Besurance HIS GmbH itself does not make any decisions on the conclusion of an insurance contract or the settlement of claims. It simply provides the insurance company with the information to make this decision.

Origin of Besurance HIS GmbH's data

The data in the HIS comes exclusively from insurance companies which enter it in the HIS.

Categories of personal data

Based on an HIS request or entry from an insurance company, Besurance HIS GmbH - regardless of the insurance type or division - may store the data from the request or entry with the personal data used (surname, first name, date of birth, address, previous addresses) and/or information on the insured object (e.g. vehicle and/or building information) as well as the requesting or entering insurance company. When an insurance company carries out an HIS entry, which it may inform you of, Besurance HIS GmbH stores elevated risks or anomalies which may indicate irregularities, if such information was reported to the HIS. In life insurance this may include information on possible complications (without reference to health data) and insured amount/pension level. Data stored on vehicles may include total damages, fictive statements or anomalies in a previous damage claim. Data relating to buildings includes number and time period of building damages claimed.

Categories of recipients of personal data

The only recipients are insurance companies with their seat in Germany, and in individual cases state investigation authorities in the course of investigation proceedings.

Length of data storage

Besurance HIS GmbH only stores information on persons for a particular period according to Article 17(1)(a) GDPR.

Details of HIS requests are deleted two years to the day afterwards.

The storage periods for HIS entries are as follows:

- Personal data (surname, address and date of birth) as well as vehicle and building data are deleted at the end of the fourth calendar year after they are first stored. If there is a new entry on a person during the above period, this will cause the personal data to be stored for a further four years. The maximum storage period in such cases shall be ten years.
- Life insurance data will be deleted at the end of the third year after initial storage for contracts which do not come into being.

Rights of data subjects

Each data subject has the right of access, rectification, erasure and restriction of processing. These rights according to Articles 15 to 18 GDPR can be asserted by contacting Besurance HIS GmbH at the address given below. You also have the option of contacting the supervisory authority responsible for Besurance HIS GmbH - The state data protection officer for Hessen, Gustav-Stresemann-Ring 1, 65189 Wiesbaden. The data protection supervisory authority responsible for the insurance company is responsible as regards the reporting of data to the HIS.

According to Article 21(1) GDPR, you may object to data processing for reasons resulting from the data subject's particular situation at the address below.

If you wish to know which data Besurance HIS GmbH has stored on your person, your vehicle or your building and who the data has been transmitted to, Besurance HIS GmbH will be happy to share this information with you. You can request a free so-called self-disclosure from them. We ask you to bear in mind that Besurance HIS GmbH cannot give information of any kind over the phone, because it is not possible to clearly identify you over the phone. In order to avoid abuse by third parties, Besurance HIS GmbH requires the following details from you:

- Surname (maiden name if applicable), first name(s), date of birth
- Current address (street, house number, postcode and city), any previous addresses from the last five years
- Vehicle identification number if applicable. Requests concerning a vehicle must have a copy of the registration certificate I or II attached as proof of capacity as keeper.
- Requests concerning a building must have the last insurance certificate or another document attached which proves ownership (e.g. copy of the land registry excerpt or purchase agreement).

If you - voluntarily - attach a copy of your ID (front and back), you will make it easier for Besurance HIS GmbH to identify you and avoid possible queries. You can also apply for the self-disclosure from Besurance HIS GmbH online at: www.besurance-HIS.de/selbstauskunft/.

Contact details of the company and the data protection officer

Besurance HIS GmbH Daimlerring 4
65205 Wiesbaden Telephone: +49-151 5069 1844

You can also contact Besurance HIS GmbH's company data protection officer at the above address, c/o data protection department, or by email at the following address: datenschutz@besurance-his.de